
Rules of
Department of Economic
Development
Division 140—Division of Finance
Chapter 8—General Usury Rate

Title	Page
4 CSR 140-8.010 General Usury Rate (October 1 through December 31, 1979)	5
4 CSR 140-8.020 General Usury Rate (January 1 through March 31, 1980)	5
4 CSR 140-8.030 General Usury Rate (April 1 through June 30, 1980).....	5
4 CSR 140-8.040 General Usury Rate (July 1 through September 30, 1980).....	5
4 CSR 140-8.050 General Usury Rate (October 1 through December 31, 1980)	5
4 CSR 140-8.060 General Usury Rate (January 1 through March 31, 1981)	5
4 CSR 140-8.070 General Usury Rate (April 1 through June 30, 1981).....	5
4 CSR 140-8.080 General Usury Rate (July 1 through September 30, 1981).....	5
4 CSR 140-8.090 General Usury Rate (October 1 through December 31, 1981)	5
4 CSR 140-8.100 General Usury Rate (January 1 through March 31, 1982)	5
4 CSR 140-8.110 General Usury Rate (April 1 through June 30, 1982).....	5
4 CSR 140-8.120 General Usury Rate (July 1 through September 30, 1982).....	5
4 CSR 140-8.130 General Usury Rate (October 1 through December 31, 1982)	5
4 CSR 140-8.140 General Usury Rate (January 1 through March 31, 1983)	5
4 CSR 140-8.150 General Usury Rate (April 1 through June 30, 1983).....	5
4 CSR 140-8.160 General Usury Rate (July 1 through September 30, 1983).....	5
4 CSR 140-8.170 General Usury Rate (October 1 through December 31, 1983)	5
4 CSR 140-8.180 General Usury Rate (January 1 through March 31, 1984)	5
4 CSR 140-8.190 General Usury Rate (April 1 through June 30, 1984).....	6



4 CSR 140-8.200 General Usury Rate (July 1 through September 30, 1984).....6

4 CSR 140-8.210 General Usury Rate (October 1 through December 31, 1984)6

4 CSR 140-8.220 General Usury Rate (January 1 through March 31, 1985)6

4 CSR 140-8.230 General Usury Rate (April 1 through June 30, 1985).....6

4 CSR 140-8.240 General Usury Rate (July 1 through September 30, 1985).....6

4 CSR 140-8.250 General Usury Rate (October 1 through December 31, 1985)6

4 CSR 140-8.260 General Usury Rate (January 1 through March 31, 1986)6

4 CSR 140-8.270 General Usury Rate (April 1 through June 30, 1986).....6

4 CSR 140-8.280 General Usury Rate (July 1 through September 30, 1986).....6

4 CSR 140-8.290 General Usury Rate (October 1 through December 31, 1986)6

4 CSR 140-8.300 General Usury Rate (January 1 through March 31, 1987)6

4 CSR 140-8.310 General Usury Rate (April 1 through June 30, 1987).....6

4 CSR 140-8.320 General Usury Rate (July 1 through September 30, 1987).....6

4 CSR 140-8.330 General Usury Rate (October 1 through December 31, 1987)6

4 CSR 140-8.340 General Usury Rate (January 1 through March 31, 1988)6

4 CSR 140-8.350 General Usury Rate (April 1 through June 30, 1988).....6

4 CSR 140-8.360 General Usury Rate (July 1 through September 30, 1988).....6

4 CSR 140-8.370 General Usury Rate (October 1 through December 31, 1988)6

4 CSR 140-8.380 General Usury Rate (January 1 through March 31, 1989)6

4 CSR 140-8.390 General Usury Rate (April 1 through June 30, 1989).....7

4 CSR 140-8.400 General Usury Rate (July 1 through September 30, 1989).....7

4 CSR 140-8.410 General Usury Rate (October 1 through December 31, 1989)7

4 CSR 140-8.420 General Usury Rate (January 1 through March 31, 1990)7

4 CSR 140-8.430 General Usury Rate (April 1 through June 30, 1990).....7

4 CSR 140-8.440 General Usury Rate (July 1 through September 30, 1990).....7

4 CSR 140-8.450 General Usury Rate (October 1 through December 31, 1990)7

4 CSR 140-8.460 General Usury Rate (January 1 through March 31, 1991).....7

4 CSR 140-8.470	General Usury Rate (April 1 through June 30, 1991).....	7
4 CSR 140-8.480	General Usury Rate (July 1 through September 30, 1991).....	7
4 CSR 140-8.490	General Usury Rate (October 1 through December 31, 1991)	7
4 CSR 140-8.500	General Usury Rate (January 1 through March 31, 1992)	7
4 CSR 140-8.510	General Usury Rate (April 1 through June 30, 1992).....	7
4 CSR 140-8.520	General Usury Rate (July 1 through September 30, 1992).....	7
4 CSR 140-8.530	General Usury Rate (October 1 through December 31, 1992)	7
4 CSR 140-8.540	General Usury Rate (January 1 through March 31, 1993)	7
4 CSR 140-8.550	General Usury Rate (April 1 through June 30, 1993).....	7
4 CSR 140-8.560	General Usury Rate (July 1 through September 30, 1993).....	7
4 CSR 140-8.570	General Usury Rate (October 1 through December 31, 1993)	8
4 CSR 140-8.580	General Usury Rate (January 1 through March 31, 1994)	8
4 CSR 140-8.590	General Usury Rate (April 1 through June 30, 1994).....	8
4 CSR 140-8.600	General Usury Rate (July 1 through September 30, 1994).....	8
4 CSR 140-8.610	General Usury Rate (October 1 through December 31, 1994)	8
4 CSR 140-8.620	General Usury Rate (January 1 through March 31, 1995)	8
4 CSR 140-8.630	General Usury Rate (April 1 through June 30, 1995).....	8
4 CSR 140-8.640	General Usury Rate (July 1 through September 30, 1995).....	8
4 CSR 140-8.650	General Usury Rate (October 1 through December 31, 1995)	8
4 CSR 140-8.660	General Usury Rate (January 1 through March 31, 1996)	8
4 CSR 140-8.670	General Usury Rate (April 1 through June 30, 1996).....	8
4 CSR 140-8.680	General Usury Rate (July 1, 1996 through September 30, 1996).....	8
4 CSR 140-8.690	General Usury Rate (October 1, 1996 through December 31, 1996)	8
4 CSR 140-8.700	General Usury Rate (January 1, 1997 through March 31, 1997)	8
4 CSR 140-8.710	General Usury Rate (April 4, 1997 through June 30, 1997).....	8

**Title 4—DEPARTMENT OF
ECONOMIC DEVELOPMENT
Division 140—Division of
Finance
Chapter 8—General Usury Rate**

<p>4 CSR 140-8.010 General Usury Rate (October 1 through December 31, 1979)</p> <p><i>Editor's Note: The market rate for interest was 11.4%.</i></p> <p><i>Emergency rule filed Sept. 12, 1979, effective Oct. 1, 1979, expired Dec. 31, 1979.</i></p>	<p>4 CSR 140-8.070 General Usury Rate (April 1 through June 30, 1981)</p> <p><i>Editor's Note: The market rate for interest was 15.2%.</i></p> <p><i>Emergency rule filed March 13, 1981, effective April 11, 1981, expired June 30, 1981.</i></p>	<p>4 CSR 140-8.130 General Usury Rate (October 1 through December 31, 1982)</p> <p><i>Editor's Note: The market rate for interest was 15.2%.</i></p> <p><i>Emergency rule filed Sept. 14, 1982, effective Oct. 1, 1982, expired Dec. 31, 1982.</i></p>
<p>4 CSR 140-8.020 General Usury Rate (January 1 through March 31, 1980)</p> <p><i>Editor's Note: The market rate for interest was 12.8%.</i></p> <p><i>Emergency rule filed Dec. 10, 1979, effective Jan. 1, 1980, expired March 31, 1980.</i></p>	<p>4 CSR 140-8.080 General Usury Rate (July 1 through September 30, 1981)</p> <p><i>Editor's Note: The market rate for interest was 16.0%.</i></p> <p><i>Emergency rule filed June 12, 1981, effective July 1, 1981, expired Sept. 30, 1981.</i></p>	<p>4 CSR 140-8.140 General Usury Rate (January 1 through March 31, 1983)</p> <p><i>Editor's Note: The market rate for interest was 13.2%.</i></p> <p><i>Emergency rule filed Dec. 10, 1982, effective Jan. 1, 1983, expired March 31, 1983.</i></p>
<p>4 CSR 140-8.030 General Usury Rate (April 1 through June 30, 1980)</p> <p><i>Editor's Note: The market rate for interest was 14.6%.</i></p> <p><i>Emergency rule filed March 7, 1980, effective April 1, 1980, expired June 30, 1980.</i></p>	<p>4 CSR 140-8.090 General Usury Rate (October 1 through December 31, 1981)</p> <p><i>Editor's Note: The market rate for interest was 16.6%.</i></p> <p><i>Emergency rule filed Sept. 14, 1981, effective Oct. 1, 1981, expired Dec. 31, 1981.</i></p>	<p>4 CSR 140-8.150 General Usury Rate (April 1 through June 30, 1983)</p> <p><i>Editor's Note: The market rate for interest was 13.6%.</i></p> <p><i>Emergency rule filed March 8, 1983, effective April 1, 1983, expired June 30, 1983.</i></p>
<p>4 CSR 140-8.040 General Usury Rate (July 1 through September 30, 1980)</p> <p><i>Editor's Note: The market rate for interest was 12.8%.</i></p> <p><i>Emergency rule filed June 12, 1980, effective July 1, 1980, expired Sept. 30, 1980.</i></p>	<p>4 CSR 140-8.100 General Usury Rate (January 1 through March 31, 1982)</p> <p><i>Editor's Note: The market rate for interest was 15.7%.</i></p> <p><i>Emergency rule filed Dec. 10, 1981, effective Jan. 1, 1982, expired March 31, 1982.</i></p>	<p>4 CSR 140-8.160 General Usury Rate (July 1 through September 30, 1983)</p> <p><i>Editor's Note: The market rate for interest was 13.2%.</i></p> <p><i>Emergency rule filed June 14, 1983, effective July 1, 1983, expired Sept. 30, 1983.</i></p>
<p>4 CSR 140-8.050 General Usury Rate (October 1 through December 31, 1980)</p> <p><i>Editor's Note: The market rate for interest was 13.5%.</i></p> <p><i>Emergency rule filed Sept. 11, 1980, effective Oct. 1, 1980, expired Dec. 31, 1980.</i></p>	<p>4 CSR 140-8.110 General Usury Rate (April 1 through June 30, 1982)</p> <p><i>Editor's Note: The market rate for interest was 16.6%.</i></p> <p><i>Emergency rule filed March 12, 1982, effective April 1, 1982, expired June 30, 1982.</i></p>	<p>4 CSR 140-8.170 General Usury Rate (October 1 through December 31, 1983)</p> <p><i>Editor's Note: The market rate for interest was 14.4%.</i></p> <p><i>Emergency rule filed Sept. 13, 1983, effective Oct. 1, 1983, expired Dec. 31, 1983.</i></p>
<p>4 CSR 140-8.060 General Usury Rate (January 1 through March 31, 1981)</p> <p><i>Editor's Note: The market rate for interest was 14.8%.</i></p> <p><i>Emergency rule filed Dec. 10, 1980, effective Jan. 1, 1981, expired March 31, 1981.</i></p>	<p>4 CSR 140-8.120 General Usury Rate (July 1 through September 30, 1982)</p> <p><i>Editor's Note: The market rate for interest was 15.7%.</i></p> <p><i>Emergency rule filed June 11, 1982, effective July 1, 1982, expired Sept. 30, 1982.</i></p>	<p>4 CSR 140-8.180 General Usury Rate (January 1 through March 31, 1984)</p> <p><i>Editor's Note: The market rate for interest was 14.3%.</i></p> <p><i>Emergency rule filed Dec. 13, 1983, effective January 1, 1984, expired March 31, 1984.</i></p>



4 CSR 140-8.190 General Usury Rate (April 1 through June 30, 1984)

Editor's Note: The market rate for interest was 14.4%.

Emergency rule filed March 9, 1984, effective April 1, 1984, expired June 30, 1984.

4 CSR 140-8.200 General Usury Rate (July 1 through September 30, 1984)

Editor's Note: The market rate for interest was 15.9%.

Emergency rule filed June 11, 1984, effective July 1, 1984, expired Sept. 30, 1984.

4 CSR 140-8.210 General Usury Rate (October 1 through December 31, 1984)

Editor's Note: The market rate for interest was 15.2%.

Emergency rule filed Sept. 12, 1984, effective Oct. 1, 1984, expired Dec. 31, 1984.

4 CSR 140-8.220 General Usury Rate (January 1 through March 31, 1985)

Editor's Note: The market rate for interest was 14.31%.

Emergency rule filed Dec. 10, 1984, effective Jan. 1, 1985, expired March 31, 1985.

4 CSR 140-8.230 General Usury Rate (April 1 through June 30, 1985)

Editor's Note: The market rate for interest was 14.4%.

Emergency rule filed March 11, 1985, effective April 1, 1985, expired June 30, 1985.

4 CSR 140-8.240 General Usury Rate (July 1 through September 30, 1985)

Editor's Note: The market rate for interest was 14.0%.

Emergency rule filed June 13, 1985, effective July 1, 1985, expired Sept. 30, 1985.

4 CSR 140-8.250 General Usury Rate (October 1 through December 31, 1985)

Editor's Note: The market rate for interest was 13.6%.

Emergency rule filed Sept. 10, 1985, effective Oct. 1, 1985, expired Dec. 31, 1985.

4 CSR 140-8.260 General Usury Rate (January 1 through March 31, 1986)

Editor's Note: The market rate for interest was 13.1%.

Emergency rule filed Dec. 11, 1985, effective Jan. 1, 1986, expired March 31, 1986.

4 CSR 140-8.270 General Usury Rate (April 1 through June 30, 1986)

Editor's Note: The market rate for interest was 12.1%.

Emergency rule filed March 12, 1986, effective April 1, 1986, expired June 30, 1986.

4 CSR 140-8.280 General Usury Rate (July 1 through September 30, 1986)

Editor's Note: The market rate for interest was 11.0%.

Emergency rule filed June 18, 1986, effective July 1, 1986, expired Sept. 30, 1986.

4 CSR 140-8.290 General Usury Rate (October 1 through December 31, 1986)

Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed Sept. 9, 1986, effective Oct. 1, 1986, expired Dec. 31, 1986.

4 CSR 140-8.300 General Usury Rate (January 1 through March 31, 1987)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed Dec. 11, 1986, effective Jan. 1, 1987, expired March 31, 1987.

4 CSR 140-8.310 General Usury Rate (April 1 through June 30, 1987)

Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed March 17, 1987, effective April 1, 1987, expired June 30, 1987.

4 CSR 140-8.320 General Usury Rate (July 1 through September 30, 1987)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed June 16, 1987, effective July 1, 1987, expired Sept. 30, 1987.

4 CSR 140-8.330 General Usury Rate (October 1 through December 31, 1987)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Sept. 15, 1987, effective Oct. 1, 1987, expired Dec. 31, 1987.

4 CSR 140-8.340 General Usury Rate (January 1 through March 31, 1988)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Dec. 17, 1987, effective Jan. 1, 1988, expired March 31, 1988.

4 CSR 140-8.350 General Usury Rate (April 1 through June 30, 1988)

Editor's Note: The market rate for interest was 11.4%.

Emergency rule filed March 17, 1988, effective April 1, 1988, expired June 30, 1988.

4 CSR 140-8.360 General Usury Rate (July 1 through September 30, 1988)

Editor's Note: The market rate for interest was 12.2%.

Emergency rule filed June 17, 1988, effective July 1, 1988, expired Sept. 30, 1988.

4 CSR 140-8.370 General Usury Rate (October 1 through December 31, 1988)

Editor's Note: The market rate for interest was 12.3%.

Emergency rule filed Sept. 15, 1988, effective Oct. 1, 1988, expired Dec. 31, 1988.

4 CSR 140-8.380 General Usury Rate (January 1 through March 31, 1989)

Editor's Note: The market rate for interest was 12.1%.

Emergency rule filed Dec. 9, 1988, effective Jan. 1, 1989, expired March 31, 1989.

4 CSR 140-8.390 General Usury Rate (April 1 through June 30, 1989)

Editor's Note: The market rate for interest was 12.2%.

Emergency rule filed March 17, 1989, effective April 1, 1989, expired June 30, 1989.

4 CSR 140-8.400 General Usury Rate (July 1 through September 30, 1989)

Editor's Note: The market rate for interest was 12%.

Emergency rule filed June 16, 1989, effective July 1, 1989, expired Sept. 30, 1989.

4 CSR 140-8.410 General Usury Rate (October 1 through December 31, 1989)

Editor's Note: The market rate for interest was 11.3%.

Emergency rule filed Sept. 14, 1989, effective Oct. 1, 1989, expired Dec. 31, 1989.

4 CSR 140-8.420 General Usury Rate (January 1 through March 31, 1990)

Editor's Note: The market rate for interest was 11.0%.

Emergency rule filed Dec. 12, 1989, effective Jan. 1, 1990, expired March 31, 1990.

4 CSR 140-8.430 General Usury Rate (April 1 through June 30, 1990)

Editor's Note: The market rate for interest was 11.7%.

Emergency rule filed March 14, 1990, effective April 1, 1990, expired June 30, 1990.

4 CSR 140-8.440 General Usury Rate (July 1 through September 30, 1990)

Editor's Note: The market rate for interest was 11.9%.

Emergency rule filed June 13, 1990, effective July 1, 1990, expired Sept. 30, 1990.

4 CSR 140-8.450 General Usury Rate (October 1 through December 31, 1990)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Sept. 10, 1990, effective Oct. 1, 1990, expired Dec. 31, 1990.

4 CSR 140-8.460 General Usury Rate (January 1 through March 31, 1991)

Editor's Note: The market rate for interest was 11.6%.

Emergency rule filed Dec. 10, 1990, effective Jan. 1, 1991, expired March 31, 1991.

4 CSR 140-8.470 General Usury Rate (April 1 through June 30, 1991)

Editor's Note: The market rate for interest was 11.1%.

Emergency rule filed March 8, 1991, effective April 1, 1991, expired June 30, 1991.

4 CSR 140-8.480 General Usury Rate (July 1 through September 30, 1991)

Editor's Note: The market rate for interest was 11.3%.

Emergency rule filed June 14, 1991, effective July 1, 1991, expired Sept. 30, 1991.

4 CSR 140-8.490 General Usury Rate (October 1 through December 31, 1991)

Editor's Note: The market rate for interest was 11.2%.

Emergency rule filed Sept. 11, 1991, effective Oct. 1, 1991, expired Dec. 31, 1991.

4 CSR 140-8.500 General Usury Rate (January 1 through March 31, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed Dec. 11, 1991, effective Jan. 1, 1992, expired March 31, 1992.

4 CSR 140-8.510 General Usury Rate (April 1 through June 30, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed March 11, 1992, effective April 1, 1992, expired June 30, 1992.

4 CSR 140-8.520 General Usury Rate (July 1 through September 30, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed June 8, 1992, effective July 1, 1992, expired Sept. 30, 1992.

4 CSR 140-8.530 General Usury Rate (October 1 through December 31, 1992)

Editor's Note: The market rate for interest was 10.2%.

Emergency rule filed Sept. 10, 1992, effective Oct. 1, 1992, expired Dec. 31, 1992.

4 CSR 140-8.540 General Usury Rate (January 1 through March 31, 1993)

Editor's Note: The market rate for interest was 10.4%.

Emergency rule filed Dec. 11, 1992, effective Jan. 1, 1993, expired March 31, 1993.

4 CSR 140-8.550 General Usury Rate (April 1 through June 30, 1993)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed March 9, 1993, effective April 1, 1993, expired June 30, 1993.

4 CSR 140-8.560 General Usury Rate (July 1 through September 30, 1993)

Editor's Note: The market rate for interest was 9.7%.

Emergency rule filed June 10, 1993, effective July 1, 1993, expired Sept. 30, 1993.



4 CSR 140-8.570 General Usury Rate (October 1 through December 31, 1993)

Editor's Note: The market rate for interest was 9.2%.

Emergency rule filed Sept. 13, 1993, effective Oct. 1, 1993, expired Dec. 31, 1993.

4 CSR 140-8.580 General Usury Rate (January 1 through March 31, 1994)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed Dec. 15, 1993, effective Jan. 1, 1994, expired March 31, 1994.

State ex rel. Crist v. Nationwide Financial Corp., 588 SW2d8 (Mo. App. 1979). "Real estate loans," excepted from usury limitations, are those loans whose purpose is the purchase of nonresidential or nonagricultural real estate, and not simply a loan secured by real estate. Also, the commissioner of finance has standing to bring suit as a private realtor to prevent violation of a law which he is entrusted to enforce.

4 CSR 140-8.590 General Usury Rate (April 1 through June 30, 1994)

Editor's Note: The market rate for interest was 9.4%.

Emergency rule filed March 16, 1994, effective April 1, 1994, expired June 30, 1994.

4 CSR 140-8.600 General Usury Rate (July 1 through September 30, 1994)

Editor's Note: The market rate for interest was 10.5%.

Emergency rule filed June 10, 1994, effective July 1, 1994, expired Sept. 30, 1994.

4 CSR 140-8.610 General Usury Rate (October 1 through December 31, 1994)

Editor's Note: The market rate for interest was 10.6%.

Emergency rule filed Sept. 9, 1994, effective Oct. 1, 1994, expired Dec. 31, 1994.

4 CSR 140-8.620 General Usury Rate (January 1 through March 31, 1995)

Editor's Note: The market rate for interest was 11.2%.

Emergency rule filed Dec. 8, 1994, effective Jan. 1, 1995, expired March 31, 1995.

4 CSR 140-8.630 General Usury Rate (April 1 through June 30, 1995)

Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed March 10, 1995, effective April 1, 1995, expired June 30, 1995.

4 CSR 140-8.640 General Usury Rate (July 1 through September 30, 1995)

Editor's Note: The market rate for interest was 10.0%.

Emergency rule filed June 8, 1995, effective July 1, 1995, expired Sept. 30, 1995.

4 CSR 140-8.650 General Usury Rate (October 1 through December 31, 1995)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed Sept. 15, 1995, effective Oct. 1, 1995, expired Dec. 31, 1995.

4 CSR 140-8.660 General Usury Rate (January 1 through March 31, 1996)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed Dec. 15, 1995, effective Jan. 1, 1996, expired March 31, 1996.

4 CSR 140-8.670 General Usury Rate (April 1, 1996 through June 30, 1996)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed March 6, 1996, effective April 1, 1996, expired June 30, 1996.

4 CSR 140-8.680 General Usury Rate (July 1, 1996 through September 30, 1996)

Editor's Note: The market rate for interest was 10.1%.

Emergency rule filed June 10, 1996, effective July 1, 1996, expired Sept. 30, 1996.

4 CSR 140-8.690 General Usury Rate (October 1, 1996 through December 31, 1996)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed Sept. 12, 1996, effective Oct. 1, 1996, expired Dec. 31, 1996.

4 CSR 140-8.700 General Usury Rate (January 1, 1997 through March 31, 1997)

Editor's Note: The market rate for interest was 9.6%.

Emergency rule filed Dec. 10, 1996, effective Jan. 1, 1997, expired March 31, 1997.

4 CSR 140-8.710 General Usury Rate (April 4, 1997 through June 30, 1997)

Editor's Note: The market rate for interest was 9.8%.

Emergency rule filed March 25, 1997, effective April 4, 1997, expired June 30, 1997.